

**Information to identify the case:**

Debtor 1	Raymond C Freundt	Social Security number or ITIN xxx-xx-7580
	First Name Middle Name Last Name	EIN ____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ____
		EIN ____
United States Bankruptcy Court	<b>Northern District of Illinois</b>	Date case filed in chapter 13 12/24/15
Case number:	<b>15-43256</b>	Date case converted to chapter 7 3/17/16

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Raymond C Freundt	
<b>2. All other names used in the last 8 years</b>	aka Raymond Carl Freundt	
<b>3. Address</b>	0N530 Schneider Road Elburn, IL 60119	
<b>4. Debtor's attorney</b> Name and address	Charles L. Magerski Sulaiman Law Group, LTD 900 Jorie Boulevard Suite 150 Oak Brook, IL 60523	Contact phone (630) 575-8181 Email: Cmagerski@sulaimanlaw.com
<b>5. Bankruptcy trustee</b> Name and address	Thomas E Springer Springer Brown, LLC 300 South County Farm Road Suite I Wheaton, IL 60187	Contact phone 630-510-0000 Email: tspringer@springerbrown.com

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays.  Contact phone 1-866-222-8029  Date: 3/22/16
<b>7. Meeting of creditors</b>	<b>April 13, 2016 at 02:00 PM</b>	Location:  <b>100 S 3rd Street, Courtroom 240, Geneva, IL 60134</b>
		<b>Debtors must bring a picture ID and proof of their Social Security Number.</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	<b>Filing deadline:</b> 6/13/16
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Raymond C Freundt  
Debtor

Case No. 15-43256-DRC  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: evelynyng  
Form ID: 309A

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Total Noticed: 52

Date Rcvd: Mar 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2016.

db +Raymond C Freundt, 0N530 Schneider Road, Elburn, IL 60119-9720  
aty +Penelope N Bach, Sulaiman Law Group, Ltd., 900 Jorie Boulevard, Suite 150,  
Oak Brook, IL 60523-3810  
tr +Thomas E Springer, Springer Brown, LLC, 300 South County Farm Road, Suite I,  
Wheaton, IL 60187-2453  
24055127 +ACS Inc, 1753 N Tripp Avenue, Chicago, IL 60639-4861  
24055133 +BMO Harris Bank, Bmo Harris Bank - Bankruptcy Dept.-Brk-1, 770 N Water Street,  
Milwaukee, WI 53202-0002  
24344017 +BMO Harris Bank N.A., PO Box 2035, Milwaukee, WI 53201-2035  
24055134 +BMO Harris Bank N.A., 111 W. Monroe Street, Chicago, IL 60603-4095  
24055135 +BMW Bank of North America, P.O. Box 201347, Arlington, TX 76006-1347  
24068651 +BMW Bank of North America Department, Ascension Capital Group, Account: XXXXX2570,  
P.O. Box 201347, Arlington, TX 76006-1347  
24055129 +Bank Of America, Correspondence FL-1-908-01-49, Po Box 31785, Tampa, FL 33631-3785  
24247260 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
24055153 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Home Depot, Po Box 688966, Des Moines, IA 50368-8966)  
24055141 +Chase, 3415 Vision Drive, Mail Code OH4-7142, Columbus, OH 43219-6009  
24055142 +Citibank, Citicorp Credit Services/Centralized Bkty, Po Box 790040,  
Saint Louis, MO 63179-0040  
24055143 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,  
Saint Louis, MO 63179-0040  
24055144 +Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040,  
Saint Louis, MO 63179-0040  
24055145 Citicorp Credit Services, ATTN: Internal Recovery; Centralized Bk, P.O. Box 790034,  
Saint Louis, MO 63179-0034  
24055150 Credit Protection Association, LP, 1355 Noel Road, Dallas, TX 75240  
24055151 Equifax Information Services, LLC, 1550 Peachtree Street NW, Atlanta, GA 30309  
24055152 +Experian Information Solutions, Inc., 475 Anton Boulevard, Costa Mesa, CA 92626-7037  
24055154 +Home Depot, 700 Broadway Village Square, Broadview, IL 60155-4886  
24055156 +Kozeny & McCubbin Illinois, 105 W. Adams #1800, Chicago, IL 60603-6235  
24055157 +Media Comm, Penny Kurdyla, 100 Crystal Run Road, Middletown, NY 10941-4041  
24055158 +Mediacom, 808 E North Street, Elburn, IL 60119-9083  
24055161 +OneMain Financial, 684 Illinois Route 59, Naperville, IL 60540-0900  
24055160 +Onemain Financial, 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198  
24055164 +SST / Columbus Bank & Trust, Attn:Bankruptcy, Po Box 3997, St. Joseph, MO 64503-0997  
24055163 Sears, 74155 Cass Avenue, Darien, IL 60561  
24055165 +Support Payment Clearing House, P.O. Box 52107, Phoenix, AZ 85072-2107  
24055166 +Trans Union LLC, P.O. Box 2000, Chester, PA 19022-2000  
24055167 +Village of Algonquin, 2200 Harrish Drive, Algonquin, IL 60102-5995  
24055168 +Wex Bank, 7090 South Union Park Ave, Suite 350, Midvale, UT 84047-6023  
24055169 +Wex Inc, 225 Gorham Road, South Portland, ME 04106-2408

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: Cmagerski@sulaimanlaw.com Mar 23 2016 01:00:56 Charles L. Magerski,  
Sulaiman Law Group, LTD, 900 Jorie Boulevard, Suite 150, Oak Brook, IL 60523  
24055128 EDI: CINGMIDLAND.COM Mar 23 2016 00:33:00 AT&T Mobility, PO Box 6416,  
Carol Stream, IL 60197-6416  
24066259 +EDI: BMW.COM Mar 23 2016 00:33:00 BMW Bank of North America, 5550 Britton Parkway,  
Hilliard, OH 43026-7456  
24075021 EDI: BMW.COM Mar 23 2016 00:33:00 BMW Financial Services, Po Box 3608, Dublin, OH 43016  
24055131 +EDI: BANKAMER2.COM Mar 23 2016 00:33:00 Bank Of America, N.A., 401 N. Tryon Street,  
NC1-021-02-20, Charlotte, NC 28255-0001  
24055130 +EDI: BANKAMER.COM Mar 23 2016 00:33:00 Bank of America,  
Attn: Bankruptcy Dept NC4-105-0314, Po Box 26012, Greensboro, NC 27420-6012  
24055137 +EDI: CAPITALONE.COM Mar 23 2016 00:33:00 Capital One, Po Box 30253,  
Salt Lake City, UT 84130-0253  
24055136 +EDI: CAPITALONE.COM Mar 23 2016 00:33:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
24204274 EDI: CAPITALONE.COM Mar 23 2016 00:33:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
24055138 +EDI: AIS.COM Mar 23 2016 00:33:00 Capital One, N.A. \*, c/o American Infosource,  
P.O Box 54529, Oklahoma City, OK 73154-1529  
24055139 +EDI: CAPITALONE.COM Mar 23 2016 00:33:00 Capital One, N.A.\*, 1680 Capital One Drive,  
Mc Lean, VA 22102-3407  
24055140 +EDI: CHASE.COM Mar 23 2016 00:33:00 Chase \*, ATTN: Bankruptcy Department,  
P.O. Box 15298, Wilmington, DE 19850-5298  
24078426 E-mail/Text: bankruptcy@commercebank.com Mar 23 2016 01:02:29 Commerce Bank,  
PO Box 419248 KCREC-10, Kansas City MO 64141-6248  
24055146 +E-mail/Text: bankruptcy@commercebank.com Mar 23 2016 01:02:29 Commerce Bank,  
8000 Forsyth Boulevard, Saint Louis, MO 63105-1797  
24055147 +E-mail/Text: bankruptcy@commercebank.com Mar 23 2016 01:02:29 Commerce Bank\*,  
PO Box 419248, Kansas City, MO 64141-6248

District/off: 0752-1

User: evelyny  
Form ID: 309A

Page 2 of 2  
Total Noticed: 52

Date Rcvd: Mar 22, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

24055149 +EDI: CREDPROT.COM Mar 23 2016 00:33:00 Credit Protection Association,  
13355 Noel Road Suite 2100, Dallas, TX 75240-6837  
24055148 +EDI: CREDPROT.COM Mar 23 2016 00:33:00 Credit Protection Association, Attn: Bankruptcy,  
Po Box 802068, Dallas, TX 75380-2068  
24055155 +EDI: IIC9.COM Mar 23 2016 00:33:00 IC Systems, Inc, 444 Highway 96 East, Po Box 64378,  
St Paul, MN 55164-0378  
24055162 +EDI: SEARS.COM Mar 23 2016 00:33:00 Sears, Po Box 182149, Columbus, OH 43218-2149  
TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

24055159 Mother's Contact Info?????????????????  
24055132\* +Bank Of America, N.A. \*, 401 N. Tryon Street, NC1-021-02-20, Charlotte, NC 28255-0001  
TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2016 at the address(es) listed below:

Charles L. Magerski on behalf of Debtor 1 Raymond C Freundt Cmagerski@sulaimanlaw.com,  
courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ECFNotice@sulaimanlaw.com;mbadwan@sulaimanlaw.co  
m;sulaiman.igotnotices@gmail.com;bkecf\_sulaiman@bkexpress.info  
Jennifer M Rinn on behalf of Creditor BMW Bank Of North America, Inc JenniferR@kropik.net  
Jill Luetkenhaus on behalf of Creditor Bank of America, N.A. jluetkenhaus@kmi-law.com,  
ndil@kmi-law.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Penelope N Bach on behalf of Debtor 1 Raymond C Freundt pnbach@sulaimanlaw.com,  
ecfbach@gmail.com;courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ECFNotice@sulaimanlaw.com;mbad  
wan@sulaimanlaw.com;bkycourtinfo@gmail.com;sulaiman.igotnotices@gmail.com;bkecf\_sulaiman@bkexpres  
s.info  
Raymond J Ostler on behalf of Creditor Commerce Bank rostler@gsgolaw.com  
Thomas E Springer tspringer@springerbrown.com,  
tspringer@ecf.epiqsystems.com;IL85@ecfcbis.com;iprice@springerbrown.com  
TOTAL: 7